

United States Bankruptcy Court
District of Arizona

In re:
KRIS R LINDLEY
TIFFANY M LINDLEY
Debtors

Case No. 19-15167-BMW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 26

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.
db/jdb

+KRIS R LINDLEY, TIFFANY M LINDLEY, 611 W. INDIAN SCHOOL ROAD, UNIT NO. 387,
PHOENIX, AZ 85013-3188
tr +EDWARD J. MANEY, 101 N. FIRST AVE., SUITE 1775, PHOENIX, AZ 85003-1927
15872045 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa FL 33634-2413
15872047 +Cac Financial Corp, 2601 Northwest Expressway, Suite 1000E, Oklahoma City OK 73112-7236
15872061 +Telecom Self-reported, Po Box 4500, Allen TX 75013-1311
15872062 +Utility Self-reported, Po Box 4500, Allen TX 75013-1311
15872058 +phoenix childrens hospital, 1919 E Thomas Rd, Phoenix AZ 85016-7710

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: tom@nwrelief.com Dec 14 2019 01:00:52 THOMAS ADAMS MCAVITY,

PHOENIX FRESH START BAKRUPTCY ATTORNEYS, 4602 E Thomas Rd, Ste S-9, PHOENIX, AZ 85028
smg EDI: AZDEPREV.COM Dec 14 2019 05:38:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15872043 +E-mail/Text: banko@acsnv.com Dec 14 2019 01:03:24 Allied Collection Services,
Attn: Bankruptcy, 3080 South Durango Drive Suite 208, Las Vegas NV 89117-9194
15872044 +E-mail/Text: RANDY@ACIPHOENIX.COM Dec 14 2019 01:03:35 Arrowhead Consultants Inc,
Attn: Bankruptcy, Po Box 83087, Phoenix AZ 85071-3087
15872046 +EDI: DVTM.COM Dec 14 2019 05:38:00 Bridgecrest, 7300 East Hampton Avenue, Suite 100,
Mesa AZ 85209-3324
15872048 +EDI: CAPITALONE.COM Dec 14 2019 05:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
15872049 +E-mail/Text: bankruptcy@cavps.com Dec 14 2019 01:03:16 Cavalry Portfolio Services,
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla NY 10595-2322
15872050 +EDI: CITICORP.COM Dec 14 2019 05:38:00 Citibank/The Home Depot,
Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis MO 63179-0034
15872051 +E-mail/Text: correspondence@revsolve.com Dec 14 2019 01:04:59 Collection Service Bur,
Csb Systems/Attn:Bankruptcy, Po Box 310, Scottsdale AZ 85252-0310
15872052 +E-mail/PDF: creditonebknnotifications@resurgent.com Dec 14 2019 01:07:56 Credit One Bank,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
15872053 +EDI: BLUESTEM Dec 14 2019 05:38:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,
Saint Cloud MN 56395-1250
15872054 +E-mail/Text: bankruptcy@flagshipcredit.com Dec 14 2019 01:03:10 Flagship Credit Acceptance,
Po Box 965, Chadds Ford PA 19317-0643
15872055 +EDI: PHINGENESIS Dec 14 2019 05:38:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,
Po Box 4477, Beaverton OR 97076-4401
15878661 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 14 2019 01:08:24 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15872056 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 14 2019 01:08:24
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville SC 29603-0497
15872057 +EDI: MID8.COM Dec 14 2019 05:38:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego CA 92108-2709
15873593 +EDI: PRA.COM Dec 14 2019 05:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
15872059 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 14 2019 01:08:49 Regional Acceptance Co,
Attn: Bankruptcy, Po Box 1487, Wilson NC 27894-1487
15872060 +EDI: RMSC.COM Dec 14 2019 05:38:00 Synchrony Bank/Chevron, Attn: Bankruptcy Dept,
Po Box 965060, Orlando FL 32896-5060

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

EDWARD J. MANEY courtecf@maney13trustee.com
THOMAS ADAMS MCAVITY on behalf of Joint Debtor TIFFANY M LINDLEY tom@nwrelief.com,
melissa@nwrelief.com
THOMAS ADAMS MCAVITY on behalf of Debtor KRIS R LINDLEY tom@nwrelief.com, melissa@nwrelief.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:

Debtor 1	KRIS R LINDLEY	Social Security number or ITIN	xxx-xx-4334
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	TIFFANY M LINDLEY	Social Security number or ITIN	xxx-xx-3386
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of Arizona	Date case filed for chapter	13 12/2/19
Case number:	2:19-bk-15167-BMW		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors, failure to file required tax returns or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	KRIS R LINDLEY	TIFFANY M LINDLEY
2. All other names used in the last 8 years		
3. Address	611 W. INDIAN SCHOOL ROAD UNIT NO. 387 PHOENIX, AZ 85013	611 W. INDIAN SCHOOL ROAD UNIT NO. 387 PHOENIX, AZ 85013
4. Debtor's attorney Name and address	THOMAS ADAMS MCAVITY PHOENIX FRESH START BAKRUPTCY ATTORNEYS 4602 E Thomas Rd, Ste S-9 PHOENIX, AZ 85028	Contact phone 503-739-3474 Email: tom@nwrelief.com
5. Bankruptcy trustee Name and address	EDWARD J. MANEY 101 N. FIRST AVE., SUITE 1775 PHOENIX, AZ 85003	Contact phone 602-277-3776 Email: service@maney13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 8:30 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 12/13/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 22, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ						
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td data-bbox="487 279 1023 541"> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td data-bbox="1023 279 1479 541"> Filing deadline: 3/23/20 </td> </tr> <tr> <td data-bbox="487 541 1023 594"> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td data-bbox="1023 541 1479 594"> Filing deadline: 2/10/20 </td> </tr> <tr> <td data-bbox="487 594 1023 667"> Deadline for governmental units to file a proof of claim: </td> <td data-bbox="1023 594 1479 667"> Filing deadline: 6/1/20 </td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Deadline for holder(s) of a claim secured by a security interest in the debtor's principal residence (Rule 3002(c)(7)(A): 70 days from Case Filed Date. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 3/23/20	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/10/20	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/1/20
Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 3/23/20							
Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/10/20							
Deadline for governmental units to file a proof of claim:	Filing deadline: 6/1/20							
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.							
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.							
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.							
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.							
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.							